### Case 17-13459-mdc Doc 57 Filed 07/26/18 Entered 07/27/18 01:06:47 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Thomas Michael Powley
Debtor

Case No. 17-13459-mdc Chapter 7

TOTALS: 0, \* 0, ## 1

#### CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Jul 24, 2018 Form ID: 309A Total Noticed: 26

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 26, 2018.
                 +Thomas Michael Powley, 15350 Top Drive, Saint Robert, MO 65584 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland +Discover Bank, 502 E. Market Street, Greenwood, DE 1950-9700
db
                                                                     Saint Robert, MO 65584-3760
13994362
                                                                                     Kirkland, WA 98083-0280
13919405
13919407
                 +Financial Plus CU, G3381 Van Slyke Road, Flint, MI 48507-3263
                 John Deere Financial, PO BOX 6600, Johnston, IA 50131-6600
+John Deere Financial, f.s.b., PO Box 6600, Johnston, IA 50131-6600
+Realty Professional Group LLC, 101 South Lime Street, Quarryville,
13919410
13986929
13919412
                                                                                    Quarryville, PA 17566-1233
13957972
                 +Reese, Samley, Wagenseller, Mecum & Longer P.C., 120 North Shippen Street,
                   Lancaster, PA 17602-2926
13927955
                 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. atv E-mail/Text: MCS@TrustMattersMost.com Jul 25 2018 02:16:26 MATTHEW C. SAMLEY,
                   Reese Samley Wagenseller Mecum & Longer, 120 North Shippen Street, Lancaster, PA 17602
                                                                                                  821 Wesley Avenue,
                 +EDI: BCCSHUBERT.COM Jul 25 2018 06:13:00
                                                                      CHRISTINE C. SHUBERT,
                   Ocean City, NJ 08226-3622
smg
                  E-mail/Text: megan.harper@phila.gov Jul 25 2018 02:17:05
                                                                                         City of Philadelphia,
                    City of Philadelphia Law Dept.,
                                                         Tax Unit/Bankruptcy Dept,
                                                                                           1515 Arch Street 15th Floor,
                   Philadelphia, PA 19102-1595
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2018 02:16:49
sma
                   Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                 Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 25 2018 02:16:58
                                                                                                       U.S. Attorney Office,
smg
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                  +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 25 2018 02:16:51
                                                                                                 United States Trustee,
ust
                   Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,
                                                                                               Philadelphia, PA 19107-4405
13919404
                  +EDI: CITICORP.COM Jul 25 2018 06:13:00
                                                                    CITI, PO Box 6241,
                                                                                               Sioux Falls, SD 57117-6241
                  EDI: CBSAAFES.COM Jul 25 2018 06:13:00
13919411
                                                                    Military Star,
                                                                                       3911 S. Walton Walker Boulevard,
                   Dallas, TX 75236
                  EDI: CBSAAFES.COM Jul 25 2018 06:13:00
13994095
                                                                    Army & Air Force Exchange Services, Attention GC-G,
                    3911 S. Walton Walker Blvd., Dallas, TX 75236
                  EDI: DISCOVER.COM Jul 25 2018 06:13:00
13919406
                                                                    Discover Financial Services LLC. PO Box 15316.
                   Wilmington, DE 19850
                  EDI: DISCOVER.COM Jul 25 2018 06:13:00
13923711
                                                                    Discover Bank, Discover Products Inc,
                 PO Box 3025, New Albany, OH 43054-3025
+EDI: DISCOVERPL Jul 25 2018 06:13:00 D
13929030
                                                                 Discover Personal Loans,
                                                                                                PO Box 30954,
                    Salt Lake City, UT 84130-0954
                 +E-mail/Text: bankruptcy@fult.com Jul 25 2018 02:17:13
13919408
                                                                                     Fulton Bank,
                                                                                                      1695 E. State Street,
                    East Petersburg, PA 17520-1328
13954698
                 +E-mail/Text: bankruptcy@fult.com Jul 25 2018 02:17:13
                                                                                     Fulton Bank, N.A.,
                 Special Assets 5th Floor, One Pe+EDI: RMSC.COM Jul 25 2018 06:13:00+EDI: TFSR.COM Jul 25 2018 06:13:00
                                                  One Penn Square, Lancaster, PA 17602-2853
                                                               SYNCB/Lowes, PO Box 965005,
13919413
                                                                                                    Orlando, FL 32896-5005
                                                               Toyota Motor Credit Company,
13919414
                  240 Gibraltar Road, Suite 260, Horsham, PA 19044-2387 EDI: BL-TOYOTA.COM Jul 25 2018 06:13:00 Toyota Motor
14040385
                                                                    Toyota Motor Credit Corporation,
                    c/o Becket and Lee LLP, PO Box 3001,
                                                                 Malvern PA 19355-0701
                                                                                                          TOTAL: 17
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
               ##+Holly Renee Powley, 16222 159th Lane E, Yelm, WA 98597-8105
13919409
```

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2018 Signature: /s/Joseph Speetjens

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Form ID: 309A Total Noticed: 26

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on July 24, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com

JEROME B. BLANK on behalf of Creditor Fulton Bank, N.A. paeb@fedphe.com

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epigsystems.com MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation

bkgroup@kmllawgroup.com
MATTHEW C. SAMLEY on behalf of Debtor Thomas Michael Powley MCS@TrustMattersMost.com, paralegal@trustmattersmost.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

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Information	to identify the case:	Page 3 of 4	
Debtor 1	Thomas Michael Powley	Social Security number or ITIN xxx-xx-5588	
	First Name Middle Name Last Name	EIN	
Debtor 2	First Name Middle Name Last Name	Social Security number or ITIN	
(Spouse, if filing)		EIN	
United States E	Bankruptcy Court Eastern District of Pennsylvania	Date case filed in chapter 13 5/16/17	
Case number:	17-13459-mdc	Date case converted to chapter 7 7/20/18	

## Official Form 309A (For Individuals or Joint Debtors)

# Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	the court.	About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Thomas Michael Powley		
2.	. All other names used in the last 8 years			
3.	Address	15350 Top Drive Saint Robert, MO 65584		
4.	<b>Debtor's attorney</b> Name and address	MATTHEW C. SAMLEY Reese Samley Wagenseller Mecum & Longer 120 North Shippen Street Lancaster, PA 17602	Contact phone (717) 393-0671 Email: MCS@TrustMattersMost.com	
5.	Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 938–4191 Email: christine.shubert@comcast.net	

For more information, see page 2 >

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**Debtor Thomas Michael Powley** 

Case number 17-13459-mdc

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>.

900 Market Street Suite 400 Philadelphia, PA 19107 Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.

Contact phone (215)408-2800

Date: 7/24/18

Location:

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

September 5, 2018 at 12:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

28 E. Orange Street, Auditorium, 2nd Floor, Lancaster, PA 17602

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 11/4/18

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.